

Financial Disclosure Statement - 2018

Filer Name Debra Rosario

Primary Agency Political Party Chairs - County (00126)

- Answer each of the following questions completely, with respect to calendar year 2018, unless another period or date is otherwise specified.
- Whenever a "value" or "amount" is required to be reported herein, such value or amount shall be reported as being within one of the following Categories in Table I or Table II of this subdivision as called for in the question: a reporting individual shall indicate the Category by letter only.
- Whenever "income" is required to be reported herein, the term "income" shall mean the aggregate net income before taxes from the source identified.
- The term "calendar year" shall mean the year ending December 31st preceding the date of filing of the annual statement.

1. Name

Responses

	First	M.I.	Last	Email
1)	Debra	A	Rosario	

2a. Position - Title

Responses

	Title
1)	Party Chair

2b. Position - Department

Responses

	Department/Agency/Gov. Entity
1)	Political Party Chairs - County (00126)

2c. Position - Address of Present Office

Responses

	Street 1	Street 2	City	State	Zip	Country
1)	Thieriot Ave, Apt.# 2A		Bronx	NY	10460	US

2d. Position - Office Telephone Number

Responses

	Office Telephone
1)	4013454711

3a. Family - Marital Status**Responses**

	Marital Status	Spouse's Name
1)	Divorced	

3b. Family - Unemancipated Children**Responses**

Name
<i>None</i>

4a. Positions of Authority

List any office, trusteeship, directorship, partnership, or position of any nature, whether compensated or not, held by the reporting individual with any firm, corporation, association, partnership, or other organization other than the State of New York. Include compensated honorary positions; do NOT list membership or uncompensated honorary positions. If the listed entity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Responses

	Position	Organization	State or Local Agency
1)	Chair	Bronx Green Party	New York

4b. Positions of Authority - Spouse or Unemancipated Child

List any office, trusteeship, directorship, partnership, or position of any nature, whether compensated or not, held by the spouse or unemancipated child of the reporting individual with any firm, corporation, association, partnership, or other organization other than the State of New York. Include compensated honorary positions; do NOT list membership or uncompensated honorary positions. If the listed entity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Responses

Spouse, Child	Position	Organization	State or Local Agency
<i>None</i>			

5a. Outside Employment

List the name, address and description of any occupation, employment (other than the employment listed under Item 2 above), trade, business or profession engaged in by the reporting individual. If such activity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Responses

	Position	Name of Organization	Street 1	Street 2	City	State	Zip	Country	Description	State or Local Agency
1)	Flight Attendant	Delta Air Lines	1020 Delta Blvd		Atlanta	NY	30354	US	I am a flight attendant for Delta Airlines. I am based in New York.	

5b. Outside Employment - Spouse or Unemancipated Child

If the spouse or unemancipated child of the reporting individual was engaged in any occupation, employment, trade, business or profession which activity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name, address and description of such occupation, employment, trade, business or profession and the name of any such agency.

Responses

Spouse, Child	Position	Name of Organization	Street 1	Street 2	City	State	Zip	Country	Description	State or Local Agency
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None

6. Contracts

List any interest, in EXCESS of \$1,000, held by the reporting individual, such individual's spouse or unemancipated child, or partnership of which any such person is a member, or corporation, 10% or more of the stock of which is owned or controlled by any such person, whether vested or contingent, in any contract made or executed by a state or local agency and include the name of the entity which holds such interest and the relationship of the reporting individual or such individual's spouse or such child to such entity and the interest in such contract. Do NOT include bonds and notes. Do NOT list any interest in any such contract on which final payment has been made and all obligations under the contract except for guarantees and warranties have been performed, provided, however, that such an interest must be listed if there has been an ongoing dispute during the calendar year for which this statement is filed with respect to any such guarantees or warranties. Do NOT list any interest in a contract made or executed by a local agency after public notice and pursuant to a process for competitive bidding or a process for competitive requests for proposals.

Responses

Self, Spouse, Child	Entity Which Held Interest in Contract	Relationship to Entity and Interest in Contract	Contracting State or Local Agency	Category of Value of Contract (In Table II)
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None

7. Political Activities

List any position the reporting individual held as an officer of any political party or political organization, as a member of any political party committee, or as a political party district leader. The term "party" shall have the same meaning as "party" in the election law. The term "political organization" means any party or independent body as defined in the election law or any organization that is affiliated with or a subsidiary of a party or independent body.

Responses

Position
1) Treasurer 2017-2018 (Bronx Community Greens- A political club.)

8a. Licensed Professions and Business Relationships - Licensed Professions

If the reporting individual practices law, is licensed by the department of state as a real estate broker or agent or practices a profession licensed by the department of education, or works as a member or employee of a firm required to register pursuant to section one-e of the legislative law as a lobbyist, describe the services rendered for which compensation was paid including a general description of the principal subject areas of matters undertaken by such individual and principal duties performed. Specifically state whether the reporting individual provides services directly to clients. Additionally, if such an individual practices with a firm or corporation and is a partner or shareholder of the firm or corporation, give a general description of principal subject areas of matters undertaken by such firm or corporation.

Responses

Subject Areas	Description of Services
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None

8b. Licensed Professions and Business Relationships - Not Applicable

APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER JULY FIRST, TWO THOUSAND TWELVE AND BEFORE DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER JULY FIRST, TWO THOUSAND TWELVE AND BEFORE DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN:

If the reporting individual personally provides services to any person or entity, or works as a member or employee of a partnership or corporation that provides such services (referred to hereinafter as a "firm"), then identify each client or customer to whom the reporting individual personally provided services, or who was referred to the firm by the reporting individual, and from whom the reporting individual or his or her firm earned fees in excess of \$10,000 during the reporting period for such services rendered in direct connection with:

- (i) A contract in an amount totaling \$50,000 or more from the state or any state agency for services, materials, or property;
- (ii) A grant of \$25,000 or more from the state or any state agency during the reporting period;
- (iii) A grant obtained through a legislative initiative during the reporting period; or
- (iv) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period.

For purposes of this question, "referred to the firm" shall mean: having intentionally and knowingly taken a specific act or series of acts to intentionally procure for the reporting individual's firm or knowingly solicit or direct to the reporting individual's firm in whole or substantial part, a person or entity that becomes a client of that firm for the purposes of representation for a matter as defined in subparagraphs (i) through (iv) of this paragraph, as the result of such procurement, solicitation or direction of the reporting individual. A reporting individual need not disclose activities performed while lawfully acting pursuant to paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

The disclosure requirement in this question shall not require disclosure of clients or customers receiving medical or dental services, mental health services, residential real estate brokering services, or insurance brokering services from the reporting individual or his or her firm. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, or domestic relations matters. With respect to clients represented in other matters, where disclosure of a client's identity is likely to cause harm, the reporting individual shall request an exemption from the joint commission pursuant to paragraph (i-1) of subdivision nine of section ninety-four of the executive law, provided, however, that a reporting individual who first enters public office after July first, two thousand twelve, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

Responses

Client	Nature of Services Provided
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Client	Nature of Services Provided
<i>None</i>	

8ba. [Question 8(b-1) (paper)] - Licensed Professions and Business Relationships - Service Provided to Clients in Connection with State Matter

APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN (FOR PURPOSES OF THIS QUESTION, "SERVICES" SHALL MEAN CONSULTATION, REPRESENTATION, ADVICE OR OTHER SERVICES): If the reporting individual receives income from employment reportable in question 8(a) and personally provides services to any person or entity, or works as a member or employee of a partnership or corporation that provides such services (referred to hereinafter as a "firm"), the reporting individual shall identify each client or customer to whom the reporting individual personally provided services, or who was referred to the firm by the reporting individual, and from whom the reporting individual or his or her firm earned fees in excess of \$10,000 during the reporting period in direct connection with:

- (i) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (ii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iii) A grant obtained through a legislative initiative during the reporting period; or
- (iv) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period.

For such services rendered by the reporting individual directly to each such client, describe each matter that was the subject of such representation, the services actually provided and the payment received. For payments received from clients referred to the firm by the reporting individual, if the reporting individual directly received a referral fee or fees for such referral, identify the client and the payment so received.

For purposes of this question, "referred to the firm" shall mean: having intentionally and knowingly taken a specific act or series of acts to intentionally procure for the reporting individual's firm or having knowingly solicited or directed to the reporting individual's firm in whole or substantial part, a person or entity that becomes a client of that firm for the purposes of representation for a matter as defined in clauses (i) through (iv) of this subparagraph, as the result of such procurement, solicitation or direction of the reporting individual. A reporting individual need not disclose activities performed while lawfully acting in his or her capacity as provided in paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

Responses

Client Name	Matter	Nature of Services Provided	Category of Amount(In Table I)
<i>None</i>			

8bb. [Question 8(b-2)(i) (paper)] - Licensed Professions and Business Relationships - Other Service Provided to Clients

APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN (FOR PURPOSES OF THIS QUESTION, "SERVICES" SHALL MEAN CONSULTATION, REPRESENTATION, ADVICE OR OTHER SERVICES):

(i) With respect to reporting individuals who receive ten thousand dollars or more from employment or activity reportable under question 8(a), for each client or customer NOT otherwise disclosed or exempted in question 8 or 13, disclose the name of each client or customer known to the reporting individual to whom the reporting individual provided services: (A) who paid the reporting individual in excess of five thousand dollars for such services; or (B) who had been billed with the knowledge of the reporting individual in excess of five thousand dollars by the firm or other entity named in question 8(a) for the reporting individual's services.

FOLLOWING IS AN ILLUSTRATIVE, NON-EXCLUSIVE LIST OF EXAMPLES OF DESCRIPTIONS OF "SERVICES ACTUALLY PROVIDED":

- * REVIEWED DOCUMENTS AND CORRESPONDENCE;
- * REPRESENTED CLIENT (IDENTIFY CLIENT BY NAME) IN LEGAL PROCEEDING;
- * PROVIDED LEGAL ADVICE ON CLIENT MATTER (IDENTIFY CLIENT BY NAME);
- * CONSULTED WITH CLIENT OR CONSULTED WITH LAW PARTNERS/ASSOCIATES/MEMBERS OF FIRM ON CLIENT MATTER (IDENTIFY CLIENT BY NAME);
- * PREPARED CERTIFIED FINANCIAL STATEMENT FOR CLIENT (IDENTIFY CLIENT BY NAME);
- * REFERRED INDIVIDUAL OR ENTITY (IDENTIFY CLIENT BY NAME) FOR REPRESENTATION OR CONSULTATION;
- * COMMERCIAL BROKERING SERVICES (IDENTIFY CUSTOMER BY NAME);
- * PREPARED CERTIFIED ARCHITECTURAL OR ENGINEERING RENDERINGS FOR CLIENT (IDENTIFY CUSTOMER BY NAME);
- * COURT APPOINTED GUARDIAN OR EVALUATOR (IDENTIFY COURT NOT CLIENT).

Responses

Client	Services Actually Provided	Category of Amount (In Table I)
None		

8bc. [Question 8(b-2)(ii) (paper)] - Licensed Professions and Business Relationships - Services Provided to Firm

(ii) With respect to reporting individuals who disclosed in question 8(a) that the reporting individual did not provide services to a client but provided services to a firm or business, identify the category of amount received for providing such services and describe the services rendered.

A reporting individual need not disclose activities performed while lawfully acting in his or her capacity as provided in paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

The disclosure requirement in questions (b-1) and (b-2) shall not require disclosing clients or customers receiving medical, pharmaceutical or dental services, mental health services, or residential real estate brokering services from the reporting individual or his or her firm or if federal law prohibits or limits disclosure. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, family court, estate planning, or domestic relations matters, nor shall the reporting individual identify individuals represented pursuant to an insurance policy but the reporting individual shall in such circumstances only report the entity that provides compensation to the reporting individual; with respect to matters in which the client's name is required by law to be kept confidential (such as matters governed by the family court act) or in matters in which the reporting individual represents or provides services to minors, the client's name may be replaced with initials. To the extent that the reporting individual, or his or her firm, provided legal representation with respect to an initial public offering, and professional disciplinary rules, federal law or regulations restrict the disclosure of information relating to such work, the reporting individual shall (i) disclose the identity of the client and the services provided relating to the initial public offering to the office of court administration, who will maintain such information confidentially in a locked box; and (ii) include in his or her response to questions (b-1) and (b-2) that pursuant to this paragraph, a disclosure to the office of court administration has been made. Upon such time that the disclosure of information maintained in the locked box is no longer restricted by professional disciplinary rules, federal law or regulation, the reporting individual shall disclose such information in an amended disclosure statement in response to the disclosure requirements in questions (b-1) and (b-2). The office of court administration shall develop and maintain a secure portal through which information submitted to it pursuant to this paragraph can be safely and confidentially stored. With respect to clients represented in other matters not otherwise exempt, the reporting individual may request an exemption to publicly disclosing the name of that client from the joint commission pursuant to paragraph (i-1) of subdivision nine of section ninety-four of the executive law, or from the office of court administration. In such application, the reporting individual shall state the following: "My client is not currently receiving my services or seeking my services in connection with:

- (i) A proposed bill or resolution in the senate or assembly during the reporting period;
- (ii) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (iii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iv) A grant obtained through a legislative initiative during the reporting period; or
- (v) A case, proceeding, application or other matter that is not a ministerial matter before a state

agency during the reporting period."

In reviewing the request for an exemption, the joint commission or the office of court administration may consult with bar or other professional associations and the legislative ethics commission for individuals subject to its jurisdiction and may consider the rules of professional conduct. In making its determination, the joint commission or the office of court administration shall conduct its own inquiry and shall consider factors including, but not limited to: (i) the nature and the size of the client; (ii) whether the client has any business before the state; and if so, how significant the business is; and whether the client has any particularized interest in pending legislation and if so how significant the interest is; (iii) whether disclosure may reveal trade secrets; (iv) whether disclosure could reasonably result in retaliation against the client; (v) whether disclosure may cause undue harm to the client; (vi) whether disclosure may result in undue harm to the attorney-client relationship; and (vii) whether disclosure may result in an unnecessary invasion of privacy to the client.

The joint commission or, as the case may be, the office of court administration shall promptly make a final determination in response to such request, which shall include an explanation for its determination. The office of court administration shall issue its final determination within three days of receiving the request. Notwithstanding any other provision of law or any professional disciplinary rule to the contrary, the disclosure of the identity of any client or customer in response to this question shall not constitute professional misconduct or a ground for disciplinary action of any kind, or form the basis for any civil or criminal cause of action or proceeding. A reporting individual who first enters public office after January first, two thousand sixteen, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

Responses

Services Actually Provided	Category of Amount (In Table I)
	None

8c. Licensed Professions and Business Relationships - Registered Lobbyist Referrals

APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN:

If the reporting individual receives income of ten thousand dollars or greater from any employment or activity reportable under question 8(a), identify each registered lobbyist who has directly referred to such individual a client who was successfully referred to the reporting individual's business and from whom the reporting individual or firm received a fee for services in excess of five thousand dollars. Report only those referrals that were made to a reporting individual by direct communication from a person known to such reporting individual to be a registered lobbyist at the time the referral is made. With respect to each such referral, the reporting individual shall identify the client, the registered lobbyist who has made the referral, the category of value of the compensation received and a general description of the type of matter so referred. A reporting individual need not disclose activities performed while lawfully acting pursuant to paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article. The disclosure requirements in this question shall not require disclosing clients or customers receiving medical, pharmaceutical or dental services, mental health services, or residential real estate brokering services from the reporting individual or his or her firm or if federal law prohibits or limits disclosure. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, family court, estate planning, or domestic relations matters, nor shall the reporting individual identify individuals represented pursuant to an insurance policy but the reporting individual shall in such circumstances only report the entity that provides compensation to the reporting individual; with respect to matters in which the client's name is required by law to be kept confidential (such as matters governed by the family court act) or in matters in which the reporting individual represents or provides services to minors, the client's name may be replaced with initials. To the extent that the reporting individual, or his or her firm, provided legal representation with respect to an initial public offering, and federal law or regulations restricts the disclosure of information relating to such work, the reporting individual shall (i) disclose the identity of the client and the services provided relating to the initial public offering to the office of court administration, who will maintain such information confidentially in a locked box; and (ii) include in his or her response a statement that pursuant to this paragraph, a disclosure to the office of court administration has been made. Upon such time that the disclosure of information maintained in the locked box is no longer restricted by federal law or regulation, the reporting individual shall disclose such information in an amended disclosure statement in response to the disclosure requirements of this paragraph. The office of court administration shall develop and maintain a secure portal through which information submitted to it pursuant to this paragraph can be safely and confidentially stored. With respect to clients represented in other matters not otherwise exempt, the reporting individual may request an exemption to publicly disclosing the name of that client from the joint commission pursuant to paragraph (i-1) of subdivision nine of section ninety-four of the executive law, or from the office of court administration. In such application, the reporting individual shall state the following: "My client is not currently receiving my services or seeking my services in

connection with:

- (i) A proposed bill or resolution in the senate or assembly during the reporting period;
- (ii) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (iii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iv) A grant obtained through a legislative initiative during the reporting period; or
- (v) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period."

In reviewing the request for an exemption, the joint commission or the office of court administration may consult with bar or other professional associations and the legislative ethics commission for individuals subject to its jurisdiction and may consider the rules of professional conduct. In making its determination, the joint commission or the office of court administration shall conduct its own inquiry and shall consider factors including, but not limited to: (i) the nature and the size of the client; (ii) whether the client has any business before the state; and if so, how significant the business is; and whether the client has any particularized interest in pending legislation and if so how significant the interest is; (iii) whether disclosure may reveal trade secrets; (iv) whether disclosure could reasonably result in retaliation against the client; (v) whether disclosure may cause undue harm to the client; (vi) whether disclosure may result in undue harm to the attorney-client relationship; and (vii) whether disclosure may result in an unnecessary invasion of privacy to the client.

The joint commission or, as the case may be, the office of court administration shall promptly make a final determination in response to such request, which shall include an explanation for its determination. The office of court administration shall issue its final determination within three days of receiving the request. Notwithstanding any other provision of law or any professional disciplinary rule to the contrary, the disclosure of the identity of any client or customer in response to this question shall not constitute professional misconduct or a ground for disciplinary action of any kind, or form the basis for any civil or criminal cause of action or proceeding. A reporting individual who first enters public office after December thirty-first, two thousand fifteen, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

Responses

Client	Description of Matter	Name of Lobbyist	Category of Amount (In Table I)
<i>None</i>			

8d. Licensed Professions and Business Relationships - Investments in Business Entities

List the name, principal address and general description or the nature of the business activity of any entity in which the reporting individual or such individual's spouse had an investment in excess of \$1,000 excluding investments in securities and interests in real property.

Responses

Business Activity
<i>None</i>

9. Gifts

List each source of gifts, EXCLUDING campaign contributions, in EXCESS of \$1,000, received during the reporting period for which this statement is filed by the reporting individual or such individual's spouse or unemancipated child from the same donor, EXCLUDING gifts from a relative. INCLUDE the name and address of the donor. The term "gifts" does not include reimbursements, which term is defined in item 10. Indicate the value and nature of each such gift.

Responses

Self, Spouse, Child	Name of Donor	Street 1	Street 2	City	State	Zip	Country	Nature of Gift	Category of Value of Gift (In Table I)
<i>None</i>									

10. Reimbursements

Identify and briefly describe the source of any reimbursements for expenditures, EXCLUDING campaign expenditures and expenditures in connection with official duties reimbursed by the state, in EXCESS of \$1,000 from each such source. For purposes of this item, the term "reimbursements" shall mean any travel-related expenses provided by nongovernmental sources and for activities related to the reporting individual's official duties such as, speaking engagements, conferences, or factfinding events. The term "reimbursements" does NOT include gifts reported under item 9.

Responses

Source	Description
<i>None</i>	

11. Retirement, Trust, Estates

List the identity and value, if reasonably ascertainable, of each interest in a trust, estate or other beneficial interest, including retirement plans (other than retirement plans of the state of New York or the city of New York), and deferred compensation plans (e.g., 401, 403(b), 457, etc.) established in accordance with the internal revenue code, in which the REPORTING INDIVIDUAL held a beneficial interest in EXCESS of \$1,000 at any time during the preceding year. Do NOT report interests in a trust, estate or other beneficial interest established by or for, or the estate of, a relative.

Responses

Identity	Category of Value (In Table II) - * The value of such interest shall be reported only if reasonably ascertainable.
1) Delta Airlines 401k Retirement Plan- Wings Credit Union Roth IRA	\$150,000 to under \$250,000

Attachments

- Delta Retirement & Wings IRA's 2018.pdf

12a. Employment Agreements - Agreements Related to Future Employment

Describe the terms of, and the parties to, any contract, promise, or other agreement between the reporting individual and any person, firm, or corporation with respect to the employment of such individual after leaving office or position (other than a leave of absence).

Responses

Parties	Terms
<i>None</i>	

12b. Employment Agreements - Employment Agreements With Prior Employer

Describe the parties to and the terms of any agreement providing for continuation of payments or benefits to the REPORTING INDIVIDUAL in EXCESS of \$1,000 from a prior employer OTHER THAN the State. (This includes interests in or contributions to a pension fund, profit-sharing plan, or life or health insurance; buy-out agreements; severance payments; etc.)

Responses

Parties	Terms
<i>None</i>	

13. Income

List below the nature and amount of any income in EXCESS of \$1,000 from EACH SOURCE for the reporting individual and such individual's spouse for the taxable year last occurring prior to the date of filing. Each such source must be described with particularity. Nature of income includes, but is not limited to, all income (other than that received from the employment listed under Item 2 above) from compensated employment whether public or private, directorships and other fiduciary positions, contractual arrangements, teaching income, partnerships, honorariums, lecture fees, consultant fees, bank and bond interest, dividends, income derived from a trust, real estate rents, and recognized gains from the sale or exchange of real or other property. Income from a business or profession and real estate rents shall be reported with the source identified by the building address in the case of real estate rents and otherwise by the name of the entity and not by the name of the individual customers, clients or tenants, with the aggregate net income before taxes for each building address or entity. The receipt of maintenance received in connection with a matrimonial action, alimony and child support payments shall not be listed.

Responses

Self, Spouse	Source	Nature	Category of Amount (In Table I)
<i>None</i>			

14. Income Due

List the sources of any deferred income (not retirement income) in EXCESS of \$1,000 from each source to be paid to the reporting individual following the close of the calendar year for which this disclosure statement is filed, other than deferred compensation reported in item 11 hereinabove. Deferred income derived from the practice of a profession shall be listed in the aggregate and shall identify as the source, the name of the firm, corporation, partnership or association through which the income was derived, but shall not identify individual clients.

Responses

Source	Category of Amount (In Table I)
<i>None</i>	

15. Income Assignment/Asset Transfer

List each assignment of income in EXCESS of \$1,000, and each transfer other than to a relative during the reporting period for which this statement is filed for less than fair consideration of an interest in a trust, estate or other beneficial interest, securities or real property, by the reporting individual, in excess of \$1,000, which would otherwise be required to be reported herein and is not or has not been so reported.

Responses

Item Assigned or Transferred	Assigned or Transferred To	Category of Amount (In Table I)
<i>None</i>		

16. Investments

List below the type and market value of securities held by the reporting individual or such individual's spouse from each issuing entity in EXCESS of \$1,000 at the **close of the taxable year last occurring** prior to the date of filing, including the name of the issuing entity exclusive of securities held by the reporting individual issued by a professional corporation. Whenever an interest in securities exists through a beneficial interest in a trust, the securities held in such trust shall be listed **ONLY IF** the reporting individual has knowledge thereof except where the reporting individual or the reporting individual's spouse has transferred assets to such trust for his or her benefit in which event such securities shall be listed unless they are not ascertainable by the reporting individual because the trustee is under an obligation or has been instructed in writing not to disclose the contents of the trust to the reporting individual. Securities of which the reporting individual or the reporting individual's spouse is the owner of record but in which such individual or the reporting individual's spouse has no beneficial interest shall not be listed. Indicate percentage of ownership **ONLY** if the reporting person or the reporting person's spouse holds more than five percent (5%) of the stock of a corporation in which the stock is publicly traded or more than ten percent (10%) of the stock of a corporation in which the stock is **NOT** publicly traded. Also list securities owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse. For the purpose of this item the term "securities" shall mean mutual funds, bonds, mortgages, notes, obligations, warrants and stocks of any class, investment interests in limited or general partnerships and certificates of deposits (CDs) and such other evidences of indebtedness and certificates of interest as are usually referred to as securities. The market value for such securities shall be reported only if reasonably ascertainable and shall not be reported if the security is an interest in a general partnership that was listed in item 8(a) or if the security is corporate stock, **NOT** publicly traded, in a trade or business of a reporting individual or a reporting individual's spouse.

Responses

	Self, Spouse	Issuing Entity	Type of Security	Percentage of corporate stock owned or controlled (if more than 5% of publicly traded stock, or more than 10% if stock not publicly traded, is held)	Category of Market Value as of the close of the taxable year last occurring prior to the filing of this statement (In Table II)
1)	Self	Fidelity Investments	Mutual Fund, Stock, Bonds		\$150,000 to under \$250,000

Attachments

- Delta Retirement & Wings IRA's 2018.pdf

17. Real Estate

List below the location, size, general nature, acquisition date, market value and percentage of ownership of any real property in which any vested or contingent interest in EXCESS of \$1,000 is held by the reporting individual or the reporting individual's spouse. Also list real property owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse. Do NOT list any real property which is the primary or secondary personal residence of the reporting individual or the reporting individual's spouse, except where there is a co-owner who is other than a relative.

Responses

Self, Spouse, Corporation	Location	Size	General Nature	Acquisition Date	Percentage of Ownership	Category of Market Value (In Table II)
------------------------------	----------	------	-------------------	---------------------	----------------------------	---

None

18. Money Due

List below all notes and accounts receivable, other than from goods or services sold, held by the reporting individual at the close of the taxable year last occurring prior to the date of filing and other debts owed to such individual at the close of the taxable year last occurring prior to the date of filing, in EXCESS of \$1,000, including the name of the debtor, type of obligation, date due and the nature of the collateral securing payment of each, if any, excluding securities reported in item 16 hereinabove. Debts, notes and accounts receivable owed to the individual by a relative shall not be reported.

Responses

Name of Debtor	Type of Obligation	Due Date	Nature of Collateral	Category of Amount (In Table II)
----------------	--------------------	----------	----------------------	----------------------------------

None

19. Debts

List below all liabilities of the reporting individual and such individual's spouse, in EXCESS of \$10,000 as of the date of filing of this statement, other than liabilities to a relative. Do NOT list liabilities incurred by, or guarantees made by, the reporting individual or such individual's spouse or by any proprietorship, partnership or corporation in which the reporting individual or such individual's spouse has an interest, when incurred or made in the ordinary course of the trade, business or professional practice of the reporting individual or such individual's spouse. Include the name of the creditor and any collateral pledged by such individual to secure payment of any such liability. A reporting individual shall not list any obligation to pay maintenance in connection with a matrimonial action, alimony or child support payments. Any loan issued in the ordinary course of business by a financial institution to finance educational costs, the cost of home purchase or improvements for a primary or secondary residence, or purchase of a personally owned motor vehicle, household furniture or appliances shall be excluded. If any such reportable liability has been guaranteed by any third person, list the liability and name the guarantor.

Responses

Name of Creditor or Guarantor	Type of Liability and Collateral, if any	Category of Amount (In Table II)
-------------------------------	--	----------------------------------

None

20. Agreement

The requirements of law relating to the reporting of financial interests are in the public interest and no adverse inference of unethical or illegal conduct or behavior will be drawn merely from compliance with these requirements.

Responses

I agree

1)	true
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20a. Agreement



Delta Family-Care Savings Plan

Retirement Savings Statement

January 1, 2018 - December 31, 2018

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ENV#

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DFBRA A ROSARIO



For information call 1-800-554-0262.

Internet Address: www.401k.com

You can get information 24 hours a day by calling the customer service number or accessing your account online.

Your Account Summary

Beginning Balance	\$164,537.30
Employee Contributions	10,930.37
Employer Contributions	7,576.72
Exchange In	3,497.63
Exchange Out	-3,497.63
Fees	-11.93
Change In Market Value	-3,809.31
Ending Balance	\$179,223.15

Additional Information

♦ Vested Balance	\$179,223.15
♦ Dividends and Interest	\$946.10

Your Personal Rate of Return

This Period	-2.0%
Year to Date	-2.0%

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

Your Asset Allocation



Stocks 38%

Bond/Managed Inc 62%

Your account is currently allocated among the asset classes specified above. Stable value investments are included in the Bond / Managed Income category. Percentages and totals may not be exact due to rounding.

The Additional Fund Information section lists the allocation of your blended funds.

Market Value of Your Account

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

Investment	Shares/Units ON 12/31/2017	Shares/Units on 12/31/2018	Price on 12/31/2017	Price on 12/31/2018	Market Value ON 12/31/2017	Market Value on 12/31/2018
Stock Investments					\$60,965.54	\$61,028.34
Fid Contra Pool CI 2	179.792	0.000	\$15.98	\$15.68	2,873.08	0.00
Intl Eq Idx	290.747	340.743	\$18.67	\$16.15	5,428.25	5,503.00
S&P 500 Index	559.771	591.650	\$28.25	\$27.02	15,813.53	15,986.39
Small/Mid Cap Index	235.976	269.324	\$27.09	\$24.61	6,392.59	6,628.06
Large Cap Growth	458.132	476.640	\$28.73	\$28.65	13,162.13	13,655.74
Large Cap Value	737.567	753.281	\$23.45	\$21.37	17,295.96	16,097.62
Fid Contra Pool CI 3	0.000	201.245	\$0.00	\$15.69	0.00	3,157.53

Please read this statement carefully. Any error must be reported to Fidelity Investments within 90 days.

Market Value of Your Account (continued)

<i>Investment</i>	<i>Shares/Units ON 12/31/2017</i>	<i>Shares/Units on 12/31/2018</i>	<i>Price on 12/31/2017</i>	<i>Price on 12/31/2018</i>	<i>Market Value ON 12/31/2017</i>	<i>Market Value on 12/31/2018</i>
Blended Fund Investments*					\$6,087.94	\$10,983.25
Lifecycle 2030	319.577	611.199	\$19.05	\$17.97	6,087.94	10,983.25
Bond/Managed Income					\$97,483.82	\$107,211.56
Diversified Bond	4,429.504	4,637.802	\$13.52	\$13.49	59,886.90	62,563.96
Ins Ctrct/Stable Val	37,596.920	44,647.600	\$1.00	\$1.00	37,596.92	44,647.60
Account Total					\$164,537.30	\$179,223.15

*Some of your investments are classified as a Blended Fund Investment. Blended Investments may include a mixture of stocks, bonds and/or short-term assets. Please refer to the "Additional Fund Information" section to determine the allocation of your blended investments' underlying assets.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions or limitations on those rights visit NetBenefits and click on "Plan Information".

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for information on individual investing and diversification.

Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account documents or information.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

Elective Deferral Election as of 01/09/2019

This section displays in which funds your contributions will be invested.

<i>Investment</i>	<i>401(k) Pre-Tax</i>	<i>401(A) After-Tax</i>	<i>Catch-Up Contributions</i>	<i>After-Tax Rollover</i>	<i>QNEC</i>
Diversified Bond	15%	15%	15%	15%	15%
Fid Contra Pool CI 3	2%	2%	2%	2%	2%
Ins Ctrct/Stable Val	33%	33%	33%	33%	33%
Intl Eq Idx	5%	5%	5%	5%	5%
Large Cap Growth	3%	3%	3%	3%	3%
Large Cap Value	2%	2%	2%	2%	2%
Lifecycle 2030	30%	30%	30%	30%	30%
S&P 500 Index	5%	5%	5%	5%	5%
Small/Mid Cap Index	5%	5%	5%	5%	5%
Total	100%	100%	100%	100%	100%

Elective Deferral Election as of 01/09/2019 (continued)

<i>Investment</i>	<i>PMNW Employer W/D</i>	<i>PMNW After-Tax</i>	<i>PNMW Employee Stock Plan</i>	<i>Roth</i>	<i>Roth Catch-Up</i>
Diversified Bond	15%	15%	15%	15%	15%
Fid Contra Pool Cl 3	2%	2%	2%	2%	2%
Ins Ctrct/Stable Val	33%	33%	33%	33%	33%
Intl Eq Idx	5%	5%	5%	5%	5%
Large Cap Growth	3%	3%	3%	3%	3%
Large Cap Value	2%	2%	2%	2%	2%
Lifecycle 2030	30%	30%	30%	30%	30%
S&P 500 Index	5%	5%	5%	5%	5%
Small/Mid Cap Index	5%	5%	5%	5%	5%
Total	100%	100%	100%	100%	100%

<i>Investment</i>	<i>Roth Rollover</i>	<i>Delta Company Match</i>	<i>Company Fixed</i>	<i>Alpha Claim Payment</i>	<i>Lump Sum - Pre-Tax</i>
Diversified Bond	15%	15%	15%	15%	15%
Fid Contra Pool Cl 3	2%	2%	2%	2%	2%
Ins Ctrct/Stable Val	33%	33%	33%	33%	33%
Intl Eq Idx	5%	5%	5%	5%	5%
Large Cap Growth	3%	3%	3%	3%	3%
Large Cap Value	2%	2%	2%	2%	2%
Lifecycle 2030	30%	30%	30%	30%	30%
S&P 500 Index	5%	5%	5%	5%	5%
Small/Mid Cap Index	5%	5%	5%	5%	5%
Total	100%	100%	100%	100%	100%

<i>Investment</i>	<i>Roth In-Plan Conversion</i>
Diversified Bond	15%
Fid Contra Pool Cl 3	2%
Ins Ctrct/Stable Val	33%
Intl Eq Idx	5%
Large Cap Growth	3%
Large Cap Value	2%
Lifecycle 2030	30%
S&P 500 Index	5%
Small/Mid Cap Index	5%
Total	100%

<i>Contributions</i>	<i>401(k) Pre-Tax</i>	<i>Delta Company Match</i>	<i>Company Fixed</i>
Period to Date	\$10,930.37	\$5,051.14	\$2,525.58
Year to Date	\$10,930.37	\$5,051.14	\$2,525.58

Your Account Activity

Use this section as a summary of transactions that occurred in your account during the statement period.

<i>Activity</i>	<i>Diversified Bond</i>	<i>Fid Contra Pool Cl 2</i>	<i>Fid Contra Pool Cl 3</i>	<i>Ins Ctrct/Stable Val</i>	<i>Intl Eq Idx</i>
Beginning Balance	\$59,886.90	\$2,873.08	\$0.00	\$37,596.92	\$5,428.25
Employee Contributions	1,639.55	182.66	35.96	3,607.04	546.51
Employer Contributions	1,136.48	97.60	53.92	2,500.32	378.84
Exchange In	0.00	0.00	3,497.63	0.00	0.00
Exchange Out	0.00	-3,497.63	0.00	0.00	0.00
Administrative Fees	-4.09	-0.07	-0.10	-2.78	-0.42
Change in Market Value	-94.88	344.36	-429.88	946.10	-850.18
Ending Balance	\$62,563.96	\$0.00	\$3,157.53	\$44,647.60	\$5,503.00
Dividends and Interest	\$0.00	\$0.00	\$0.00	\$946.10	\$0.00

Your Account Activity (continued)

<i>Activity</i>	<i>Large Cap Growth</i>	<i>Large Cap Value</i>	<i>Lifecycle 2030</i>	<i>S&P 500 Index</i>	<i>Small/Mid Cap Index</i>
Beginning Balance	\$13,162.13	\$17,295.96	\$6,087.94	\$15,813.53	\$6,392.59
Employee Contributions	327.89	218.63	3,279.09	546.52	546.52
Employer Contributions	227.34	151.54	2,273.02	378.83	378.83
Administrative Fees	-0.97	-1.16	-0.62	-1.18	-0.54
Change In Market Value	-60.65	-1,567.35	-656.18	-751.31	-689.34
Ending Balance	\$13,655.74	\$16,097.62	\$10,983.25	\$15,986.39	\$6,628.06
Dividends and Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<i>Activity</i>	<i>Total</i>
Beginning Balance	\$164,537.30
Employee Contributions	10,930.37
Employer Contributions	7,576.72
Exchange In	3,497.63
Exchange Out	-3,497.63
Administrative Fees	-11.93
Change In Market Value	-3,809.31
Ending Balance	\$179,223.15
Dividends and Interest	\$946.10

Your Account Information

If information below is incorrect, please contact Delta Family-Care Savings Plan at 1-800-554-0262.

General Information

Participant Status	Active	Employee Number	018471700
Contribution Percent			
401(k) Rate	6%	401(a) Rate	0%
Roth	0%	Employee Pre-Tax Catch-Up	0%
Roth Catch-Up	0%		

Message From Delta Family-Care

If you have any questions concerning information contained in this statement, please call the Delta Family-Care Savings Plan at 1-800-554-0262.

A Message from Fidelity Investments

To access performance information on the investment options available in your Plan - log onto www.netbenefits.com or call your plan's toll-free number.

Before investing in any mutual fund please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, Rhode Island 02917.

Fund Performance

You can use this section to keep track of the historical performance of the funds in which you're invested.

As you review this update, please remember that performance data stated represents past performance which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your units. Current performance may be higher or lower than performance stated. To learn more or to obtain the most recent month-end performance information, contact Fidelity using the information listed on the first page of this statement (your plan's toll free number and/or website).

Your holding period may differ from the time periods shown below.

Keep in mind that investing involves risk. The value of your investment may fluctuate over time and you may gain or lose money.

Average Annual Total Return as of 12/31/2018

Investment	Inception Date	1 Year	5 Years	10 Years	Life To Date	Gross Exp Ratio
Lifecycle 2030	05/19/2010	-5.67	4.18	N/A	7.03	0.06
Intl Eq Idx	05/19/2010	-13.50	0.82	N/A	5.72	0.04
S&P 500 Index	05/19/2010	-4.35	8.54	N/A	12.22	0.01
Small/Mid Cap Index	05/19/2010	-9.15	5.39	N/A	11.01	0.03
Large Cap Growth	05/19/2010	-0.28	9.05	N/A	12.98	0.42
Large Cap Value	05/19/2010	-8.87	5.23	N/A	9.20	0.34
Diversified Bond	05/19/2010	-0.22	2.92	N/A	3.53	0.20
Ins Ctrct/Stable Val	01/31/1982	2.27	1.96	2.27	6.51	0.29
Fid Contra Pool CI 3		-1.81	N/A	N/A	9.58	0.35
Fid Contra Pool CI 2	**	**	**	**	**	**

Indices	1 Year	5 Years	10 Years	Gross Exp Ratio
BC Gov't Credit Bond Index	-0.42	2.53	3.46	0N/A
Dow Jones Index	-3.48	9.70	13.16	0N/A
MSCI EAFE Index	-13.60	0.72	6.48	0N/A
S&P 500 Index	-4.38	8.49	13.12	0N/A

Total returns are historical and include the change in share value and reinvestment of dividends and capital gain distributions, if any. Cumulative returns are reported as of the periods shown. Life of fund figures are from commencement date to the period shown. Due to regulatory requirements the average annual total returns are reported as of the most recent calendar quarter for the periods shown and are calculated using a standard formula. The figures do not include the effect of sales charges, if any, as these charges are waived for contributions made through your company's employee benefit plan. If sales charges were included, returns would have been lower. Each fund's share price (except money market funds), yield, and return will vary, and you may have a gain or loss when you sell your shares. For funds no longer offered through your plan, short-term trading fees will not apply to your account.

Insurance Contracts/Stable Value is not a mutual fund. The fund was managed by Delta from 1/1/82 through 10/1/86 and then managed by PRIMCO Capital Management, Inc. until 7/1/93 when PRIMCO and FMTC co-managed the fund. Effective 5/1/96 the Fund is managed 50% by PRIMCO Capital Management, Inc. and 50% by FMTC. Returns are quoted based upon the total portfolio.

* The Barclay's Gov't Credit Bond Index (Gov't Credit) is an unmanaged total return index comprised of certain public obligations of the U.S. Treasury, U.S. government agencies, quasi-federal agencies, corporate debt guaranteed by the U.S. government and public fixed rate, and non-convertible investment-grade domestic corporate debt. Issues included in this index have at least one year to maturity.

* The Dow Jones Industrial Average (Dow Jones) is an unmanaged index of common stocks of the 30 major industrial companies and assumes reinvestment of dividends.

* The MSCI EAFE Index (Morgan Stanley Capital International Europe, Australasia, and Far East, Index) is an unmanaged index and includes the reinvestment of dividends. It is designed to represent the performance of developed stock markets outside the United States and Canada. The MSCI EAFE Index is a registered service mark of Morgan Stanley and has been licensed for use by FMR Corp.

* The S&P 500 Index is a registered service mark of the McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is a widely recognized, unmanaged index of 500 U.S. common stocks.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917.

For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information. However, it may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus. For non-mutual fund investment options, the information has been provided by the trustee or plan sponsor. When no ratio is shown for these options it is due to the fact that none was available. Nevertheless, there may be fees and expenses associated with the investment option.

Please note that for the non Fidelity fund of funds listed, the Expense Ratio shown may solely reflect the total operating expense ratio of the fund, or may be a combined ratio reflecting both the total operating expense ratio of the fund and the total operating expense ratios of the underlying funds in which it was invested. Please consult the fund's prospectus for more detail on a particular fund's expense ratio.

Additional Information
Use this section to determine the asset allocation of your blended investments.

Blended Investments must invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc., for mutual funds or by investment managers for non-mutual funds.

Your Statement Glossary

Average Annual Total Return

This is the hypothetical rate of return that, if the investment option achieved it over a year's time, would produce the same cumulative total return if the investment option performed consistently over the entire period. A total return is expressed in a percentage and tells you how much the investment has earned or lost over time, assuming that all dividends and capital gains are reinvested.

Change in Market Value

The change in value reflects the fluctuations in the price per share of the investment option because of changes in their underlying investments (stocks, bonds or short term investments). In the Account Summary section of your statement, this number is the total of all changes in all of your investments due to these types of fluctuations.

Dividends

In the investment options of your plan, including mutual funds and company stock (if applicable), dividends are money paid to shareholders that comes from the investment income that the fund has earned. Depending on the rules of your plan, dividends on company stock may be reinvested into your retirement account or paid to you in cash.

Market Value

Market Value is the dollar value of the investments in your account. You can calculate your market value by using the following formula: $\text{Market Value} = \text{Number of shares or units in your account} \times \text{Price per share or unit of the fund}$.

Shares

Shares are your units of ownership of investments in your account.

Share Price

The value of one share of each investment in your account is called share price. It is determined by taking the total value of the whole investment option on a given day and dividing it by the number of shares outstanding.

Units

Your interest in your company stock fund is expressed in units not shares. The value of each unit is determined by dividing the market value of assets held by the fund, including shares and the short term investments, by the number of units outstanding. Unitization is a method that combines common stock with short term investments. The short term investment portion of the fund enables stock fund trading every business day, similar to mutual funds, rather than the typical three day settlement period which occurs when stock is traded on the open market. Unitization does not affect the initial market value of your ownership in company stock, only the manner in which it is expressed.

Vested Balance

Vesting refers to your level of ownership in company contributions and any associated earnings. When the company contributes money to your account, it resides in your account under your name. This money becomes fully yours once you have satisfied the vesting requirements of your plan. You are always entitled to 100% of your contributions and any associated earnings.

Some special information about other sections that may appear in your account statement.

Asset Allocation

Investments can be divided into three major asset classes: Stocks, Bonds, and Short Term Investments. These asset classes represent the different types of underlying securities that may be held in the investment options you own. Please note that you may be invested in a blended fund where the fund holdings are invested in more than one asset class.

♦ Stocks

Stocks can add a growth component to your portfolio. They represent ownership or equity in a company. Stocks have the potential to outperform other types of investments over the long term. However, stocks tend to have wider price fluctuations over short periods of time than other securities.

♦ Bond/Managed Income

Bonds and Managed Income Investments can add income to your portfolio. They provide the opportunity for higher current income than short-term investments. Bonds represent a loan to a corporation or government agency. The value of an investment in a bond fund fluctuates with changes in interest rates. Managed income funds invest in contracts issued by insurance companies or banks and seek to preserve the value of your investment through agreements with financial institutions.

♦ Short Term

Short Term investments can add stability to your portfolio. They provide current income and seek to preserve the value of your investment. They also tend to provide the lowest returns over the long term. Examples include certificates of deposit (CDs), Treasury Bills and Money Market Instruments.

Market Indices

A market index can measure the general trends in the performance of particular market segments. You can use the appropriate market index to compare the performance (Average Annual Return) of the options in which you're invested.

♦ Standard and Poor's 500

The S&P 500 incorporates a broad base of 500 stocks, including industrial, utility, and financial companies. Some of its stocks have a greater influence on the direction of the market. The S&P 500 calculation takes this into account by giving greater weight to these stocks. The companies that make up the S&P 500 are traded on the New York and American Stock Exchanges, as well as the Over-The-Counter Exchange.

♦ Barclays Aggregate Bond Index

This measures the total return of over 6,000 high-quality bond issues, including government, corporate, and mortgage sectors. Bonds in this price-weighted index have an average maturity of 10 years.

♦ Morgan Stanley EAFE Index

The MSCI EAFE Index (Morgan Stanley Capital International Europe, Australasia, and Far East, Index) is an unmanaged index and includes the reinvestment of dividends. It is designed to represent the performance of developed stock markets outside the United States and Canada. The MSCI EAFE Index is a registered service mark of Morgan Stanley and has been licensed for use by FMR Corp.

TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code

WINGS FINANCIAL CU
14985 GLAZIER AVENUE
APPLE VALLEY MN 55124

(800) 692-2274

TRUSTEE'S or ISSUER'S TIN

PARTICIPANT'S TIN

PARTICIPANT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code

DEBRA A ROSARIO

Account number (see instructions)

1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, and 14a)

\$

2 Rollover contributions

\$

3 Roth IRA conversion amount

\$

OMB No. 1545-0747

2018

Form 5498

4 Recharacterized contributions

\$

5 FMV of account

\$

53,741.62

6 Life insurance cost included in box 1

\$

7 IRA ☐ SEP ☐ SIMPLE ☐ Roth IRA ☒

8 SEP contributions

\$

9 SIMPLE contributions

\$

10 Roth IRA contributions

\$

11 If checked, required minimum distribution for 2019 ☐

12a RMD date

12b RMD amount

\$

13a Postponed/late contrib.

\$

13b Year

13c Code

14a Repayments

\$

14b Code

15a FMV of certain specified assets

\$

15b Code(s)



TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, and 14a)	OMB No. 1545-0747		IRA Contribution Information
WINGS FINANCIAL CU 14985 GLAZIER AVENUE APPLE VALLEY MN 55124		\$	2018		
(800) 692-2274		2 Rollover contributions	Form 5498		Copy B For Participant
TRUSTEE'S or ISSUER'S TIN		\$	4 Recharacterized contributions		
PARTICIPANT'S TIN		3 Roth IRA conversion amount	\$		This information is being furnished to the IRS.
PARTICIPANT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code		5 FMV of account	6 Life insurance cost included in box 1		
DEBRA A ROSARIO		\$ 53,741.62	\$		
		7 IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input checked="" type="checkbox"/>	9 SIMPLE contributions		
		8 SEP contributions	\$		
		10 Roth IRA contributions	11 If checked, required minimum distribution for 2019 <input type="checkbox"/>		
		12a RMD date	12b RMD amount		
		\$	\$		
		13a Postponed/late contrib.	13b Year		13c Code
		\$			
		14a Repayments	14b Code		
		\$			
Account number (see instructions)		15a FMV of certain specified assets	15b Code(s)		
		\$			

Form **5498**

(keep for your records)

www.irs.gov/Form5498

Department of the Treasury - Internal Revenue Service

Instructions for Participant

The information on Form 5498 is submitted to the IRS by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, see Pub. 590-A, 590-B, and 590.

Participant's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the trustee or issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the trustee or issuer assigned to distinguish your account.

Box 1. Shows traditional IRA contributions for 2018 you made in 2018 and through April 15, 2019. These contributions may be deductible on your Form 1040. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This box does not include amounts in boxes 2-4, 8-10, 13a, and 14a.

Box 2. Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution (including a military death gratuity or SGLI payment) to a Roth IRA you made in 2018. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown in box 3. It does not show any late rollover contributions. They are shown in box 13a. See the Form 1040 instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590-A. For a qualified rollover to a Roth IRA, also see Pub. 590-A.

Box 3. Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2018. Use Form 8606 to figure the taxable amount.

Box 4. Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590-A.

Box 5. Shows the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.

Box 6. Shows for annuity contracts only the amount allocable to the cost of life insurance. Subtract this amount from your allowable IRA contribution included in box 1 to compute your IRA deduction.

Box 7. May show the total of IRA reported on this Form 5498.

Boxes 8 and 9. Show SEP (box 8) and SIMPLE (box 9) contributions made in 2018, including contributions made in 2017, but not including contributions made in 2019 for 2018. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 590.

Box 10. Shows Roth IRA contributions you made in 2018 and through April 15, 2019. Do not deduct on your income tax return.

Box 11. If the box is checked, you must take an RMD for 2019. An RMD may be required even if the box is not checked. If you do not take the RMD for 2019, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590-B for details.

Box 12a. Shows the date by which the RMD amount in box 12b must be distributed to avoid the 50% excise tax on the undistributed amount for 2019.

Box 12b. Shows the amount of the RMD for 2019. If box 11 is checked and there is no amount in this box, the trustee or issuer must provide you the amount or offer to calculate the amount in a separate statement by January 31, 2019.

Box 13a. Shows the amount of a late rollover contribution made in 2018 and certified by the participant, or a postponed contribution made in 2018 for a prior year. This amount is not reported in box 1 or 2.

Box 13b. Shows the year to which the postponed contribution in box 13a was credited. If a late rollover contribution is shown in box 13a, this box will be blank.

Box 13c. For participants who made a postponed contribution due to an extension of the contribution due date because of a federally designated disaster, shows the code FD.

For participants who served in designated combat zones, qualified hazardous duty areas, or in direct support areas, show the appropriate code. The codes are: EO 13259 for Afghanistan and associated direct support areas; EO 12744 for the Arabian Peninsula areas; PL 115-97 for the Sinai Peninsula of Egypt; and EO 13119 (or PL 105-21) for the Yugoslavia operations areas. For additional information, including a list of locations within the designated combat zones, qualified hazardous duty areas, and direct support areas, see Pub. 3. For updates to the list of locations, go to www.irs.gov/Newsroom/Combat-zones.

For a participant who makes a rollover of a qualified plan loan offset, shows the code PQ.

For a participant who has used the self-certification procedure for a late rollover contribution, shows the code SC.

Box 14a. Shows the amount of any repayment of a qualified reservist distribution or federally designated disaster withdrawal repayment. See Pub. 590-A for reporting repayments.

Box 14b. Shows the code QR for the repayment of a qualified reservist distribution or code DD for repayment of a federally designated disaster distribution.

Box 15a. Shows the FMV of the investments in the IRA that are specified in the categories identified in box 15b.

Box 15b. The following codes show the type(s) of investments held in your account for which the FMV is required to be reported in box 15a.

A—Stock or other ownership interest in a corporation that is not readily tradable on an established securities market.

B—Short- or long-term debt obligation that is not traded on an established securities market.

C—Ownership interest in a limited liability company or similar entity (unless the interest is traded on an established securities market).

D—Real estate.

E—Ownership interest in a partnership, trust, or similar entity (unless the interest is traded on an established securities market).

F—Option contract or similar product that is not offered for trade on an established option exchange.

G—Other asset that does not have a readily available FMV.

H—More than two types of assets (listed in A through G) are held in this IRA.

TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code

WINGS FINANCIAL CU
14985 GLAZIER AVENUE
APPLE VALLEY MN 55124

(800) 692-2274

TRUSTEE'S or ISSUER'S TIN

PARTICIPANT'S TIN

PARTICIPANT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code

DEBRA A ROSARIO

1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, and 14a)

\$

2 Rollover contributions

\$

3 Roth IRA conversion amount

\$

OMB No. 1545-0747

2018

Form 5498

4 Recharacterized contributions

\$

5 FMV of account

\$ 5,522.40

6 Life insurance cost included in box 1

\$

7 IRA ☒ SEP ☐ SIMPLE ☐ Roth IRA ☐

8 SEP contributions

\$

9 SIMPLE contributions

\$

10 Roth IRA contributions

\$

11 If checked, required minimum distribution for 2019 ☐

12a RMD date

12b RMD amount

\$

13a Postponed/late contrib.

\$

13b Year

13c Code

14a Repayments

\$

14b Code

Account number (see instructions)

15a FMV of certain specified assets

\$

15b Code(s)

☐ CORRECTED (if checked)

TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, and 14a) \$		OMB No. 1545-0747 2018 Form 5498		IRA Contribution Information	
WINGS FINANCIAL CU 14985 GLAZIER AVENUE APPLE VALLEY MN 55124 (800) 692-2274		2 Rollover contributions \$		3 Roth IRA conversion amount \$		4 Recharacterized contributions \$	
REGISTRAR'S or ISSUER'S TIN		PARTICIPANT'S TIN		5 FMV of account \$ 5,522.40		6 Life insurance cost included in box 1 \$	
PARTICIPANT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code		7 IRA <input checked="" type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input type="checkbox"/>		8 SEP contributions \$		9 SIMPLE contributions \$	
DEBRA A ROSARIO		10 Roth IRA contributions \$		11 If checked, required minimum distribution for 2019 <input type="checkbox"/>		This information is being furnished to the IRS.	
		12a RMD date		12b RMD amount \$			
		13a Postponed/late contrib. \$		13b Year			
		14a Repayments \$		14b Code			
		15a FMV of certain specified assets \$		15b Code(s)			
Account number (see instructions)							

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Participant's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the trustee or issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the trustee or issuer assigned to distinguish your account.

Box 1. Shows traditional IRA contributions for 2018 you made in 2018 and through April 15, 2019. These contributions may be deductible on your Form 1040. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This box does not include amounts in boxes 2-4, 8-10, 13a, and 14a.

Box 2. Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution (including a military death gratuity or SGUI payment) to a Roth IRA you made in 2018. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown in box 3. It does not show any late rollover contributions. They are shown in box 13a. See the Form 1040 instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590-A. For a qualified rollover to a Roth IRA, also see Pub. 590-A.

Box 3. Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2018. Use Form 8606 to figure the taxable amount.

Box 4. Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590-A.

Box 5. Shows the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.

Box 6. Shows for endowment contracts only the amount allocable to the cost of life insurance. Subtract this amount from your allowable IRA contribution included in box 1 to compute your IRA deduction.

Box 7. May show the kind of IRA reported on this Form 5498.

Boxes 8 and 9. Show SEP (box 8) and SIMPLE (box 9) contributions made in 2018, including contributions made in 2018 for 2017, but not including contributions made in 2019 for 2018. If made by your employer, do not deduct on your income tax return; if you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 580.

Box 10. Shows Roth IRA contributions you made in 2018 and through April 15, 2019. Do not deduct on your income tax return.

Box 11. If the box is checked, you must take an RMD for 2019. An RMD may be required even if the box is not checked. If you do not take the RMD for 2019, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590-B for details.

Box 12a. Shows the date by which the RMD amount in box 12b must be distributed to avoid the 50% excise tax on the undistributed amount for 2019.

Box 12b. Shows the amount of the RMD for 2019. If box 11 is checked and there is no amount in this box, the trustee or issuer must provide you the amount or offer to calculate the amount in a separate statement by January 31, 2019.

Box 13a. Shows the amount of a late rollover contribution made in 2018 and certified by the participant or a postponed contribution made in 2018 for a prior year. This amount is not reported in box 1 or 2.

Box 13b. Shows the year to which the postponed contribution in box 13a was credited. If a late rollover contribution is shown in box 13a, this box will be blank.

Box 13c. For participants who made a postponed contribution due to an extension of the contribution due date because of a federally designated disaster, shows the code FD.

For participants who served in designated combat zones, qualified hazardous duty areas, or in direct support areas, shows the appropriate code. The codes are: EO 13259 for Afghanistan and associated direct support areas; EO 12744 for the Arabian Peninsula areas; PL 115-97 for the Sinai Peninsula of Egypt; and EO 13119 (or PL 106-21) for the Yugoslavia operations areas. For additional information, including a list of locations within the designated combat zones, qualified hazardous duty areas, and direct support areas, see Pub. 3. For updates to the list of locations, go to www.irs.gov/Newsroom/Combat-zones.

For a participant who makes a rollover of a qualified plan loan offset, shows the code PO.

For a participant who has used the self-certification procedure for a late rollover contribution, shows the code SC.

Box 14a. Shows the amount of any repayment of a qualified reservist distribution or federally designated disaster withdrawal/repayment. See Pub. 590-A for reporting repayments.

Box 14b. Shows the code OR for the repayment of a qualified reservist distribution or code DD for repayment of a federally designated disaster distribution.

Box 15a. Shows the FMV of the investments in the IRA that are specified in the categories identified in box 15b.

Box 15b. The following codes show the type(s) of investments held in your account for which the FMV is required to be reported in box 15a.

A—Stock or other ownership interest in a corporation that is not readily tradable on an established securities market.

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